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EXHIBIT

**M&T Bank**

February 22, 2022

Joanne M Roman  
102 Artlee Ave  
Butler, PA 16001

Re: Loan No.: 0031693120 ← Discharged  
\* Inv Loan No.: 0220232828 ← New Investor Loan ?  
Property Address: 102 Artlee Avenue  
Butler PA 16001

Dear Mortgage Customer(s):

After a review of your account, and/or discussion with you, we have determined that your request for workout assistance has been removed because:

You failed to return the required documents and funds.

If you need additional information, please contact our Single Point of Contact Team at 1-800-724-1633.

If you have been determined to be ineligible for home retention options, or have failed out of an approved retention workout plan the following pertains to you:

**To Accept a Short Sale or Deed-in-Lieu**

You have been conditionally approved for either a Short Sale or Deed-in-Lieu of Foreclosure. These options are "conditionally approved" because certain information, documents, and steps are still required to complete the process and satisfy the applicable conditions.

In order to accept this conditional offer, you will be required to send in the below documentation.

- Listing Agreement (current, non-expired listing agreement signed and dated by the seller(s))
- Current MLS print out
- Signed Authorization for a 3rd Party

Upon receipt, we will complete a review to determine the additional documentation that will be required.

To accept by mail: M&T Bank, P.O. Box 840, Buffalo, NY 14240

To accept by fax: 1-855-678-0866

To accept by e-mail (in PDF format): opsmtgsupport@mtb.com

**M&T Bank**

Please note that the failure to accept this conditional offer will conclude the current loss mitigation process, thereby making your loan subject to possible foreclosure referral or continuation of foreclosure proceedings or a loan sale.

Sincerely,

Single Point of Contact Team  
Homeowner Assistance Center  
Hours: Mon.-Thur. 8am-9pm; Friday 9am-5pm EST  
Phone: 1-800-724-1633  
Fax: 1-855-678-0866

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this correspondence is for compliance or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.

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